

EXHIBIT 12



Mr. Michael McGrew
McGrew, McGrew & Associates
400 North Walker Ave., Suite 115
Oklahoma City, Oklahoma 73102

Re: 514 W. 54th Street
Sand Springs, Oklahoma

Pursuant to your request, this is my Rule 26 report which contains a replacement cost, Xactimate estimate to repair the roof of Mr. and Mrs. Goins' home located at 514 W. 54th Street in Sand Springs, Oklahoma. This is the estimating method I would utilize in an insurance claim or for a homeowner who desired an estimate for the scope of damages.

As you requested, my charges are as follows: \$125.00 per hour. I have not published or authored any articles. I have not testified as an expert in the past four years. In preparing this report, I relied upon my personal inspection of the property, as well as my knowledge, training, and experience. I believe that the attached estimate is a fair and accurate scope of the loss.

I have chosen Xactimate as it is the most widely used estimating platform in the construction and insurance industries. Xactimate is the estimating program recognized and utilized by most major property insurance companies.

I have been estimating catastrophic losses for over 16 years and have consulted on large loss claims across the US, as well as overseen the repairs of such projects. I have had advanced training in Xactimate and have been in the insurance loss business since 1993. I was the project manager and estimator for Espo Fire and Water in Tulsa, Ok for just over 16 years. Prior to that, I owned my own painting and construction company. I have attended numerous seminars and continuing education classes concerning construction related subjects.

I have prepared this report and estimate for McGrew, McGrew & Associates regarding my opinions concerning the replacement of the Goins roof. My opinions are based upon my education, training and experience as an estimator in the construction industry. The attached estimate represents the accurate scope of work necessary to return the property to its pre-loss condition and is an estimate that my company would do the work based upon.

Sincerely,


Kevin Hefley



Dason Fire & Water Restoration, Inc.

5303 South 321st E. Ave
Broken Arrow, OK 74014

Client: Goins
Property: 514 W. 54th Street
Sand Springs, OK 74063

Operator: FRANKFIN

Estimator: Kevin Hefley
Position: President
Company: Dason Fire and Water Restoration
Business: 5303 South 321 East Ave
Broken Arrow, OK 74014

Business: (918) 379-0390
E-mail: kevin@dasonrestoration.com

Type of Estimate: Other
Date Entered: 2/19/2018 Date Assigned:

Price List: OKTU8X_JAN18
Labor Efficiency: Restoration/Service/Remodel
Estimate: 2018-02-19-1123

**Dason Fire & Water Restoration, Inc.**

5303 South 321st E. Ave
Broken Arrow, OK 74014

2018-02-19-1123

Roof

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Remove Laminated - comp. shingle rfg. - w/ felt	36.71 SQ @	41.30 =	1,516.12
Laminated - comp. shingle rfg. - w/ felt	44.33 SQ @	203.17 =	9,006.53
Ice & water shield	480.00 SF @	1.46 =	700.80
Asphalt starter - universal starter course	298.00 LF @	1.76 =	524.48
R&R Drip edge	298.00 LF @	2.10 =	625.80
R&R Ridge cap - composition shingles	274.00 LF @	5.35 =	1,465.90
Remove Additional charge for steep roof - 10/12 - 12/12 slope	21.28 SQ @	16.26 =	346.01
Remove Additional charge for steep roof - 7/12 to 9/12 slope	13.12 SQ @	10.35 =	135.79
Additional charge for steep roof - 7/12 to 9/12 slope	15.74 SQ @	34.60 =	544.60
Additional charge for steep roof - 10/12 - 12/12 slope	25.54 SQ @	54.38 =	1,388.87
Step flashing	9.00 LF @	8.23 =	74.07
R&R Counterflashing - Apron flashing	20.00 LF @	8.06 =	161.20
R&R Flashing - pipe jack	5.00 EA @	38.89 =	194.45
R&R Chimney flashing - large (32" x 60")	1.00 EA @	425.58 =	425.58
R&R Roof vent - turtle type - Metal	4.00 EA @	54.92 =	219.68



Dason Fire & Water Restoration, Inc.

5303 South 321st E. Ave
Broken Arrow, OK 74014

Summary

Line Item Total	17,329.88
Material Sales Tax	442.83
Replacement Cost Value	\$17,772.71
Net Claim	\$17,772.71

Kevin Hefley
President